

## RISK TAKING BEHAVIOUR AMONG PG WOMEN STUDENTS IN MADURAI KAMARAJ UNIVERSITY DEPARTMENTS

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### Abstract

Risk-taking is a part of broader aspects of decision making where one has to take risk for solution of one's problems. One may expect to find the uncertainty of achieving desirable goals and the penalties that might happen from failure in attaining that particular goals. Now-a-days this is more important for the women students.

Religion, Course of study, Nativity, Residence and Father's Occupation are the variables involved in the study.

The methodology of the study is survey. The sample consists of 180 PG Women Students from Madurai Kamaraj University Departments. 't' test for significant differences between the means of large independent samples was used.

The findings reveal that PG women students in Madurai Kamaraj University Departments possess high level of risk-taking behavior. It should be developed among the all the Colleges. Educational authorities should take necessary steps to inculcate the risk-taking behaviour among the women students right from the early school level to higher education.

### Need for the Study

Day to day life we observe that some individual tend to take high risk, some tend to take low risk and also a few do not tend to take risk at all. But risk is a broad term used very frequently by the individuals while making decisions. Sometimes due to incomplete information a certain amount of uncertainty is always involved in taking decisions. Therefore, some people take great and high risk, and certain other individuals take decisions involving low risk taking. Hence both the cases are likely to face problems since they are reducing their own control over their desired outcomes by impatience and may be due to different personality patterns, orientations and experience in life.

### Terms and Definitions

Risk Taking Behaviour- refers to the tendency to engage in the behaviour that have the potential to be harmful or dangerous.

PG Women Students- refers to those who are studying Arts, Science and Professional Courses in Madurai Kamaraj University Departments.

**Variables of the study**

- Dependent Variable - Risk Taking Behaviour
- Independent Variable -
1. Religion: Hindu / Muslim / Christian
  2. Course of Study : Arts / Science / Professional
  3. Nativity: Rural / Urban
  4. Father's Occupation : Govt. / Self / Private
  5. Residence: Hosteller / Dayscholar

**Objectives of the Study**

1. To measure the Risk-Taking Behaviour among PG Women students in Madurai Kamaraj University.
2. To find out whether there is significant difference in Risk-Taking Behaviour among PG Women students in Madurai Kamaraj University.

**Hypothesis of the study**

Each of the population variables involved in this study exerts a significant influence on Risk-Taking Behaviour among PG Women students in Madurai Kamaraj University.

**Methodology - In - Brief**

- Design: Descriptive  
Method: Normative  
Technique: Survey

**Sample**

A random sample of 180 women students from Madurai Kamaraj University Departments with due representation to the variables. Viz. Religion, Course of study, Nativity, Father's occupation and Residence.

**Tools used**

The tools used for data collection are as follows:

1. General Information sheet by the Investigator.
2. Risk-Taking Behaviour Inventory constructed and standardized by Seenivasagan and Meenakshi, R.(2012).

**Statistical Treatments**

1. 't'- test for significant difference between the means of large independent samples.

## Results and Discussions

### Risk-Taking Behaviour among PG Women students in Madurai Kamaraj University Departments

The empirical average score of risk-taking behaviour for Madurai Kamaraj University Department Women students is found to be 36.46, while the theoretical average is 30 only. This shows that risk-taking behaviour among women students in Madurai Kamaraj University Departments is found well above average level.

**Table: Results of Test of Significance of Difference between the Mean Scores of Risk-taking behaviour among PG Women Students in Madurai Kamaraj University Departments: Population Variables- Wise**

Sl. No.	Variable	Sub-variables	N	M	S.D.	't'-value	Significance at 0.05 level
1.	Religion	Hindu	104	35.74	3.50	-2.93	S
		Others	76	37.50	4.31		
2.	Residence	Dayscholar	59	36.33	3.84	-1.03	NS
		Hosteller	121	36.98	4.24		
3.	Nativity	Rural	96	36.76	3.76	2.56	S
		Urban	84	35.07	4.96		
4.	Course of Study	Arts	76	36.05	4.11	-2.26	S
		Science	54	37.79	4.55		
		Arts	76	36.05	4.11	0.09	NS
		Professional	50	35.99	3.39		
		Science	54	37.79	4.55		
		Professional	50	35.99	3.39		
5.	Father's Occupation	Government employee	63	36.12	3.95	2.31	S
		Others	117	37.46	3.93		

#### Risk taking behaviour and religion

The calculated 't' value (-2.93) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Risk Taking Behaviour of Hindu and Other students among PG Women students in Madurai Kamaraj University Departments.

#### Risk taking behaviour and Residence

The calculated 't' value (-1.03) is lesser than the table value (1.96) at 0.05 level of significance. This shows that there is no significant difference in Risk Taking Behaviour of Hosteller and Dayscholars among PG Women students in Madurai Kamaraj University Departments.

**Risk taking behaviour and nativity**

The calculated 't' value (2.56) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Risk Taking Behaviour of Rural and Urban students among PG Women students in Madurai Kamaraj University Departments.

**Risk taking behaviour and course of study****Arts vs Science**

The calculated 't' value (-2.26) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Risk Taking Behaviour of Arts and Science students among PG Women students in Madurai Kamaraj University Departments.

**Arts vs Professional**

The calculated 't' value (0.09) is lesser than the table value (1.96) at 0.05 level of significance. This shows that there is no significant difference in Risk Taking Behaviour of Arts and Professional students among PG Women students in Madurai Kamaraj University Departments.

**Science vs Professional**

The calculated 't' value (2.31) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Risk Taking Behaviour of Science and Professional students among PG Women students in Madurai Kamaraj University Departments.

**Risk taking behaviour and father's occupation**

The calculated 't' value (-2.16) is greater than the table value (1.96) at 0.05 level of significance. This shows that there is a significant difference in Risk Taking Behaviour of Government employee students and Others students among PG Women students in Madurai Kamaraj University Departments.

**Conclusions**

The major conclusions emerged out of the study are presented below:

1. Risk Taking Behaviour among PG women students in Madurai Kamaraj University Department is high.
2. Risk Taking Behaviour among PG women students in Madurai Kamaraj University Department is dependent upon-Religion ; Nativity ; Course of Study ( Arts vs Science & Science vs Professional); and Father's Occupation.

3. Risk Taking Behaviour among PG women students in Madurai Kamaraj University Department is independent upon-Residence and Course of Study (Arts vs Professional).

#### **Educational Implications**

The findings reveal that PG women students in Madurai Kamaraj University Departments possess high level of risk-taking behavior. It should be developed among the all the Colleges. Educational authorities should take necessary steps to inculcate the risk-taking behaviour among the women students right from the early school level to higher education.

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